

**STATE OF CALIFORNIA**  
**DEPARTMENT OF INSURANCE**  
**SAN FRANCISCO**

ORDER SUSPENDING AND REMOVING  
FROM OFFICE AND EMPLOYMENT WITH  
PRODUCTION AGENCY, and  
NOTICE OF RIGHT TO HEARING

In the Matter of the Licenses and Licensing  
Rights of

File No. 13CO00248-A

ISIDRO BROWN ESTRADA.

Respondent

TO: ISIDRO BROWN ESTRADA.:

YOU ARE HEREBY IMMEDIATELY PROHIBITED from participating in any manner in the business of an insurer or insurance production agency, including engaging in any employment, management or control of any production agency, or from acting as an individual insurance producer, absent prior written consent of the Insurance Commissioner.

YOU ARE HEREBY NOTIFIED that the conduct, conditions and grounds which the Insurance Commissioner deems violative of the provisions of California Insurance Code section 1748.5(e), on which this action is based, are as follows:

(a) At all times mentioned herein, Respondent Isidro Brown Estrada has been licensed as a Property Broker-Agent, Casualty Broker-Agent, Life Only Agent and Accident and Health Agent pursuant to license number 07884728.

(b) On or about April 5, 2013, in Case Number 12-002371 in the Superior Court of the State of California, County of Tulare, a felony complaint was filed charging Respondent Porfirio Rios, Jr. with One count of criminal activity as follows:

- Three (3) count of Workers' Compensation fraud, in violation of Insurance Code

1 section 11760(a); a felony.

2 (c) A copy of the certified felony complaint is attached hereto as Exhibit A and is  
3 incorporated herein by referenced.

4 (d) The crimes alleged involve Respondent's transaction of the business of insurance as a  
5 licensed insurance producer and his continued employment creates an ongoing opportunity to  
6 conduct insurance business, exposing consumers and insurers to financial or other injury.

7 By reason of the foregoing, the Commissioner finds that Respondent has been charged in  
8 a complaint with a crime punishable by imprisonment for a term exceeding one year and which  
9 involves as one of its necessary elements a fraudulent act or an act of dishonesty in the  
10 acceptance, custody, or payment of money or property, and that a failure to immediately issue the  
11 order threatens the financial solvency of an insurer or may cause financial or other injury to any  
12 person, pursuant to Section 1748.5, subdivision(e)(1), of the California Insurance Code.

13  
14 **NOTICE OF RIGHT TO HEARING**

15 YOU ARE HEREBY NOTIFIED that within thirty (30) days after the issuance of this  
16 Order, you may file with the Insurance Commissioner an application for an hearing on the Order,  
17 addressed to Teresa R. Campbell, Assistant Chief Counsel, California Department of Insurance,  
18 Legal Division, San Francisco Enforcement Bureau, 45 Fremont Street, 21<sup>th</sup> Floor, San Francisco,  
19 California 94105.

20 YOU ARE FURTHER NOTIFIED that upon written request to the Insurance  
21 Commissioner at the above address, you may request an extension of the thirty (30) day period by  
22 an additional thirty (30) days provided that the request is filed with the Insurance Commissioner  
23 within thirty (30) days after the Order is issued.

24 YOU ARE FURTHER NOTIFIED that a hearing will be scheduled within fifteen (15)  
25 business days after the application for a hearing is filed or within a longer period of time if  
26 requested by you.

27 YOU ARE FURTHER NOTIFIED that a violation of this Order may result in civil  
28 penalties of up to one thousand dollars (\$1,000) per day for each day for which the violation

1 continues.

2 This Order is issued as of the date set forth below and is effective immediately.

3 IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal this  
4 7<sup>th</sup> day of May 2013.

5 DAVE JONES  
Insurance Commissioner

6 By /s/

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8 Teresa R. Campbell  
Assistant Chief Counsel

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